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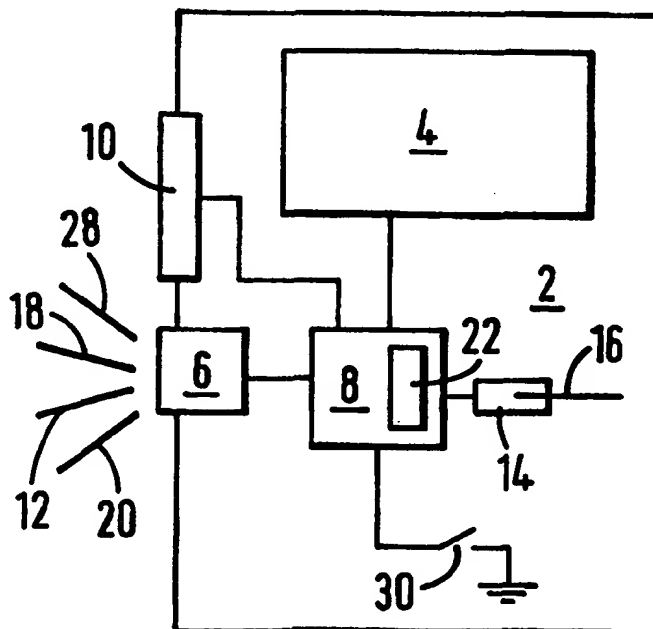
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(54) Title: METHOD AND APPARATUS FOR PERFORMING TRANSACTIONS

(57) Abstract

A machine for use in carrying out transactions, such as a vending machine, accepts payments by reducing the value of credit data stored on a card. The accumulated total of payment received is stored in an internal memory, for example on another card. This value is transferred only to authorised downloading cards. A stop card can be used to prevent future downloading. A test card can be used to enable the machine to perform services or dispense products without a resultant loss in the credit stored on the card.



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# INTERNATIONAL SEARCH REPORT

International Application No

PCT/IB 98/01323

**A. CLASSIFICATION OF SUBJECT MATTER**  
IPC 6 G07F7/08 G07F9/08

According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)

IPC 6 G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y A	WO 96 08798 A (GEMPLUS) 21 March 1996 see abstract; claims; figures see page 9, line 20 - page 14, line 17 ---	1,10 2
Y A	EP 0 619 564 A (PITNEY BOWES) 12 October 1994 see abstract; claims; figures 10-12 see column 20, line 20 - line 45 ---	1,10 2-4
A	EP 0 092 416 A (MITA INDUSTRIAL) 26 October 1983 see abstract; claims; figure 5 ---	1-4,10
A	EP 0 196 192 A (IMPERIAL OIL) 1 October 1986 see abstract; claims; figures 1,2 see page 6, line 3 - line 24 ---	5,6,8,9, 11
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☒ Further documents are listed in the continuation of box C.

☒ Patent family members are listed in annex.

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International Application No

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